

Information to identify the case:

Debtor 1	Julie Ann Jacobs	Social Security number or ITIN	xxx-xx-4965
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter	7 11/23/20
Case number:	20-34668-KRH		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Julie Ann Jacobs	
2. All other names used in the last 8 years		
3. Address	17150 Dunns Chapel Road Montpelier, VA 23192	
4. Debtor's attorney Name and address	James E. Kane Kane & Papa, PC 1313 East Cary Street P.O. Box 508 Richmond, VA 23218-0508	Contact phone 804-225-9500 Email: jkane@kaneandpapa.com
5. Bankruptcy trustee Name and address	Bruce E. Robinson 341 Dial 866-769-9218 Code: 7515089 P.O. Box 538 South Hill, VA 23970-0538	Contact phone (434) 447-7922 Email: bruce.robinsontr@gmail.com

For more information, see page 2 >

Debtor **Julie Ann Jacobs**

Case number **20-34668-KRH**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: November 24, 2020
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 28, 2020 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, www.vaeb.uscourts.gov
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: February 26, 2021 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	Filing deadline: 30 days after the conclusion of the meeting of creditors
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

Debtor **Julie Ann Jacobs**

Case number **20-34668-KRH**

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

In re:
Julie Ann Jacobs
Debtor(s)

Case No. 20-34668-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Nov 24, 2020

User: ramirez-l
Form ID: 309A

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2020:

Recip ID	Recipient Name and Address
db	+ Julie Ann Jacobs, 17150 Dunns Chapel Road, Montpelier, VA 23192-3022
15522947	+ Bon Secours, P.O. Box 11302, Richmond, VA 23230-1302
15522952	+ Clearwater Pool Service Inc, 570 E. Hundred Rd., Chester, VA 23836-2617
15522954	+ Fed Loan Servicing, Attn: Bankruptcy, Po Box 60610, Harrisburg, PA 17106-0610
15522955	+ Hoodview Disposal Service, PO Box 1110, Canby, OR 97013-1110
15522956	+ LVNV Funding, LLC, P.O. Box 3038, Evansville, IN 47730-3038
15522958	+ Northwest Natural Gas, PO Box 6017, Portland, OR 97228-6017
15522962	+ Portland General Electric, P.O. Box 4438, Portland, OR 97208-4438
15522965	+ Scott & Associates, P.O. Box 62999, Virginia Beach, VA 23466-2999
15522966	+ St. Mary's Hospital, 5801 Bremon Road, Richmond, VA 23226-1900

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jkane@kaneandpapa.com	Nov 25 2020 03:18:00	James E. Kane, Kane & Papa, PC, 1313 East Cary Street, P.O. Box 508, Richmond, VA 23218-0508
tr	Email/Text: bruce.robinson@txitrustee.com	Nov 25 2020 03:19:00	Bruce E. Robinson, 341 Dial 866-769-9218 Code: 7515089, P.O. Box 538, South Hill, VA 23970-0538
15522945	+ Email/Text: bankruptcy@af247.com	Nov 25 2020 03:22:00	Advance 24 Financial, 3975 Hixson Pike, Chattanooga, TN 37415-3553
15522946	+ EDI: AMEREXPR.COM	Nov 25 2020 06:18:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15522948	+ Email/Text: banko@bonncoll.com	Nov 25 2020 03:21:00	Bonneville Collections, Po Box 150621, Ogden, UT 84415-0621
15522949	+ EDI: CAPITALONE.COM	Nov 25 2020 06:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15522951	+ EDI: CITICORP.COM	Nov 25 2020 06:18:00	Citibank North America, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15522953	EDI: ESSL.COM	Nov 25 2020 06:18:00	Dish Network, P. O. Box 530714, Atlanta, GA 30353-0714
15522950	EDI: JPMORGANCHASE	Nov 25 2020 06:18:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-0000
15522957	+ EDI: MID8.COM	Nov 25 2020 06:18:00	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
15522959	+ EDI: AGFINANCE.COM	Nov 25 2020 06:18:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15522961	EDI: PRA.COM	Nov 25 2020 06:18:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-0000
15522960	EDI: PRA.COM		

District/off: 0422-7

User: ramirez-l

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Date Rcvd: Nov 24, 2020

Form ID: 309A

Total Noticed: 26

		Nov 25 2020 06:18:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-0000
15522963	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 25 2020 03:21:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
15522964	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 25 2020 03:03:44	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
15522967	+ EDI: RMSC.COM	Nov 25 2020 06:18:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed below:

Name	Email Address
Bruce E. Robinson	bruce.robinsontr@gmail.com therese.rogerstra@gmail.com;ecf.alert+Robinson@titlexi.com
James E. Kane	on behalf of Debtor Julie Ann Jacobs jkane@kaneandpapa.com info@kaneandpapa.com,cdiez@kaneandpapa.com,rbrowne@kaneandpapa.com,awilson@kaneandpapa.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov

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